



GREATER SAN DIEGO ASSOCIATION OF REALTORS®

4845 Ronson Court • San Diego, CA 92111-1803

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The San Diego REALTOR®

THE TRUSTED VOICE OF SAN DIEGO REAL ESTATE

REThink: The future of real estate and your success depends on you

The Greater San Diego Association of REALTORS® invites all members to participate in a dialogue to open minds about the future of the real estate profession. The REThink experience is an initiative of the National Association of REALTORS® (NAR) Strategic Planning Committee in cooperation with SDAR.

The local workshop is happening **Friday, October 26**, from 9:00 a.m. to 12:30 p.m. at the Sheraton San Diego Hotel & Marina, 1380 Harbor Island Drive. This is a free event that includes a continental breakfast.

Some examples of scenarios that may be discussed include looking at how a slower pace to the housing market recovery would impact how we serve our members from the association perspective. Another scenario goes in a different direction and looks at larger shifts in the real estate market, and another explores a future with rapid, game-changing shifts in the industry and business environments. By considering many different versions of our future, the organizers of this initiative believe that our industry can better anticipate and plan for the one that actually will occur.



Rethink + Engage = Success

The REThink initiative is intended to:

1. **Empower** our members and partners to "rethink" the real estate industry of today and tomorrow.
2. **Engage** your peers in thought provoking discussions and exercises.
3. Create the **success** you desire for your practice and your association to ensure you have the tools, benefits, and services to be more successful.

Through this dialogue, you can influence the real estate industry by:

1. Becoming a partner in SDAR and NAR's strategic direction
2. Initiating action by having your voice heard and exchange of opinions

Register to Attend Oct. 26:
SDAR.com/rethink

or call (858) 715-8000

What's Happening at SDAR • October 2012

3. Participating in creating tomorrow's real estate industry

In addition, you can enhance your real estate practice by:

1. Engaging your peers on successful strategies
2. Identifying current trends, competition, and opportunities
3. Enhancing your market share and positioning
4. Increasing your buyers, sellers, and profitability

If you have a creative mindset.... if you're a key leader in industry.... if you're a key thinker.... We hope that you will share your thoughts and ideas on Friday, October 26 and REThink: The Future of Real Estate.

REALTOR® Party Voter Guide for November 6 Election—Page 4

The 2012 General Election finally arrives on Tuesday November 6. SDAR's REALTOR® Political Affairs Committee (RPAC) has made endorsements for local, State Assembly, and U.S. Congressional offices, based on their support of REALTOR® issues. Turn to page 4 to see the list.



PERIODICAL

SDAR's Holiday House Brings Cheer Again to the Community

Join the San Diego real estate community's effort to help San Diego's children, military families, homeless, and senior citizens.

The Greater San Diego Association of REALTORS® (SDAR) is joining forces again this year with San Diego charities for its 2nd Annual Holiday House, and SDAR needs numerous local businesses to host collection bins to help gather new toys, clothes, household items, gift cards and non-perishable food. Last year's drive delivered over \$10,000 in donations and gifts to local charities thanks to the community's generous outpouring of support.

"SDAR's goal is to make this year's Holiday House better than ever, but we need a lot of support to try and ensure those who need help in San Diego County will receive gifts and be remembered during the holidays," said SDAR President Donna Sanfilippo.

Donations will be accepted at SDAR's Holiday House (location not determined at press time), as well as at all SDAR



Service Centers and other drop-off centers throughout the county. A special added bonus: Businesses that sign up to host a bin by November 1 are entered to win a \$200 gift card to The Cheesecake Factory. To host a collection bin please contact Susanne at storre@sdar.com or call (858) 715-8035.

Items may be donated now through December 6, and a special Holiday House Celebration will be hosted at the Holiday House on Thursday, December 6. Be sure to mark your calendars and register in advance at www.sdar.com/HolidayHouse.

Here's how you can help out now:

- Host a drop-off center - SDAR Service Centers and participating centers located throughout San Diego County will be hosting donation bins. Join the effort by becoming a drop-off center and collecting donations from your colleagues. Contact Susanne at storre@sdar.com or call (858) 715-8035.

- Become a Holiday House Sponsor - View our current sponsorship opportunities at www.sdar.com/HolidayHouse or contact SDAR Sales at sales@sdar.com or (858) 715-8018.

- Become a volunteer - Contact SDAR Events at events@sdar.com.

- Donate - Financial contributions also will be accepted, and you can direct your contribution to one or more of the participating charities. An online donation form is available at www.sdar.com/HolidayHouse.

- Promote SDAR's Holiday House on your website, in your office, and in your communications. For promotional materials, e-mail Susanne at storre@sdar.com or call (858) 715-8035.

Further details and the Holiday House location will be announced online when you visit www.sdar.com/HolidayHouse.



PRESIDENT'S PERSPECTIVE

DONNA SANFILIPPO

Prices have been climbing in the San Diego market as both seller and consumer confidence has grown. August was one of the biggest months we have had in recent memory and in many ways September continued to build on that success.

The median sales price for single family homes rose 3.3% over August and a remarkable 12.5% over September 2011. Sustained growth over such a long period of time in our industry is a good sign that recovery is moving forward.

We've turned the page on the third quarter and find ourselves in a new month with the end of the year in sight. By nearly all accounts it has been a positive year for our industry and once again we have positive numbers to look at.

Another important number to look at is the Total Sold Listings number. Despite losing ground on August, which was a big month here in San Diego, there was still substantial growth over September of last year. Sales of single family homes were up 9.6% and condos and townhomes were up 4.4%.

It has been a year of hard work for our industry and the Greater San Diego Association of REALTORS® has been instrumental in organizing recovery efforts. In addition to launching the

REALTOR® Dash and redesigned website, between now and the end of the year we have several initiatives and events that we want you to participate in.

First is the Membership Advisory Program (MAP). This program creates a direct line of communication between you and the leadership at SDAR. Visit www.sdar.com/map to sign up today to receive special bonuses and to have your voice heard!

Second, we strongly encourage your participation in our RETHink initiative on October 26th. In cooperation with the National Association of REALTORS®, this highly anticipated and first-of-its-kind event is where the next big ideas in real estate are going to surface. Visit www.sdar.com/rethink to reserve your spot today. There is no cost to attend RETHink.

Finally, SDAR continues to play a strong role in the community by giving back to those in need and those who serve. Please consider participating in our Holiday House program, going on now. Visit www.sdar.com/holidayhouse to sign-up as a donation location, make a donation or reserve your spot at the celebration on December 6.

And don't forget to look for SDAR's redesigned website, coming to a computer screen near you this Fall.

Warm regards,

Donna Sanfilippo

U.S. POSTAL SERVICE STATEMENT OF OWNERSHIP, MANAGEMENT AND CIRCULATION Form 3526

1. Title of Publication SAN DIEGO REALTOR®
2. Publication No. 1096-8210
3. Date of Filing 10-1-12
4. Frequency of Issue Monthly
5. No. of Issues Published Annually 12
6. Annual Subscription Price \$6.00
7. Complete Mailing Address of Known Office of Publication:
4845 Ronson Court, San Diego, San Diego County, CA 92111-1803
8. Complete Mailing Address of Headquarters of General Business Offices of the Publisher: Same
9. Full Names & Complete Mailing Address of Publisher, Editor, and Managing Editor:
Publisher: Greater San Diego Association of REALTORS®
4545 Ronson Court, San Diego, CA 92111-1803
Editor: Dana Varga (Interim), 4545 Ronson Court, San Diego, CA 92111-1803
Managing Editor: NA
10. Owner: Greater San Diego Association of REALTORS®, 4545 Ronson Court, San Diego, CA 92111-1803
11. Known Bondholders, Mortgages, and other Security Holders Owning or Holding 1 percent or more of total amount of bonds, mortgages or other securities: None
12. Tax Status: Has not changed during preceding 12 months
13. Publication Name: SAN DIEGO REALTOR®
14. Issue Date for Circulation Data: September 2012

	Average # of copies each issue during preceding 12 months	Actual # of copies of single issue published nearest to filing date
15. EXTENT AND NATURE OF CIRCULATION		
a. Total No. Copies (net press run)	11,313	11,400
b. Paid Circulation (By Mail and Outside the Mail)		
b.(1) Mailed Outside-County Paid Subscriptions Stated on PS Form 3541. (include paid distribution above nominal rate, advertiser's proof copies, and exchange copies)	533	530
b.(2) Mailed In-County Paid Subscriptions Stated on Form 3541 (include paid distribution above nominal rate, advertiser's proof copies, and exchange copies)	10,580	10,770
b.(3) Paid Distribution Outside the Mails Including Sales Through Dealers and Carriers, Street Vendors, Counter Sales and Other Paid Distribution Outside USPS	0	0
b.(4) Paid Distribution by Other Classes of Mail Through USPS	0	0
c. Total Paid Distribution [sum of 15b (1)(2)(3) and (4)]	11,113	11,300
d. Free or Nominal Rate Distribution (by Mail and Outside the Mail)		
d. (1) Free or Nominal Rate Outside-County Copies Included on PS Form 3541	0	0
d. (2) Free or Nominal Rate In-County Copies Included on PS Form 3541	0	0
d. (3) Free or Nominal Rate Copies Mailed at Other Classes Through the USPS	0	0
d. (4) Free or Nominal Rate Distribution Outside the Mail (carriers or other means)	132	76
e. Total Free or Nominal Rate Distribution [sum of 15d (1)(2)(3) and (4)]	132	76
f. Total Distribution (Sum of 15c and 15e)	11,245	11,376
g. Copies Not Distributed	68	24
h. Total (Sum of 15f and 15g)	11,313	11,400
i. Percent Paid (15c divided by 15f times 100)	99.4%	99.8%
16. Publication of Statement of Ownership will be printed in the October 2012 issue.		
17. Signature and Title of Editor, Publisher, Business Manager or Owner		

I certify that all the information furnished on this form is true and complete. I understand that anyone who furnishes false or misleading information on this form or who omits material or information requested on the form may be subject to criminal sanctions (including fines and imprisonment) and/or civil sanctions (including civil penalties).

Interim Editor

The San Diego REALTOR®

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San Diego REALTOR® (ISSN 1096-8210; USPS 479-460) is the official publication of the Greater San Diego Association of REALTORS®, which is affiliated with the National Association of REALTORS® and the California Association of REALTORS®.

San Diego REALTOR® is published monthly. Member subscription rate, included in dues, is \$6 annually. Periodicals postage paid in San Diego, CA. POSTMASTER: Send address changes to San Diego REALTOR®, 4845 Ronson Court, San Diego, CA 92111. Telephone: (858) 715-8000.

All copy for publication should be mailed to the Editor, San Diego REALTOR®, 4845 Ronson Court, San Diego, CA 92111, by the 20th of the month preceding the month of publication. All copy is subject to editorial approval.

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BOARD OF DIRECTORS HIGHLIGHTS OF SEPTEMBER 2012 MINUTES

• President's Report: Donna Sanfilippo reported that she attended various committee meetings, as well as a local media event for City Attorney Jan Goldsmith and a lunch with Joe Bertocchini, director of residential real estate for the USD Burnham-Moores Center for Real Estate.

• President-Elect's Report: Linda Lee reported that she attended the NAR Leadership Summit in Chicago in August.

• Vice President's Report: Leslie Kilpatrick reported that she attended numerous SDAR meetings and local caravans, and that she looks forward to serving as President-Elect in 2013.

• Treasurer's Report: Glenn Bennett reported that SDAR is now second in California in membership totals.

• Chief Executive Officer's Report: Michael Mercurio reported that current SDAR initiatives are the rebranding campaign, fall marketing plan that will feature a new education plan, and a public-facing website.

• Committee Business: Upon recommendation of the Executive Committee, the Board of Directors created a subcommittee of the Risk Management Committee dedicated to preventing, detecting, and reporting real estate mortgage fraud.

Upon recommendation of the Executive Committee, the Board of Directors appointed these members to the 2012 Nominating/Election Committee Task Force: Cory Shepard (chair), Bob Kevane, Karla Cohn, Marjorie McLaughlin, Fiona Theseira, Erik Weichelt, Brian Westre.

Upon recommendation of the Nominating/Election Committee, the Board of Directors unanimously ratified the report of the 2013 Officers, Directors, and Bylaw Amendments.

Upon recommendation of the Government Affairs Committee, the Board of Directors unanimously opposed (in its current form) the San Diego Regional Water Quality Control Board's proposed "Regional MS4 Permit" governing storm sewer system storm water.

Upon recommendation of the Government Affairs Committee, the Board of Directors unanimously agreed to remain neutral on the Quail Brush Power Plant project near Mission Trails until further information is provided.

Upon recommendation of the Government Affairs Committee, the Board of Directors opposed with recommended support in opposition of Proposition Z, the San Diego Unified School District \$2.8 billion bond measure.

The weather should be cooling off soon as San Diego's mild seasonal change begins, but the Greater San Diego Association of REALTORS® has an exciting Fall planned. Whether you are looking for a way to become more involved, want to kick-start your business for the 4th quarter, or looking to give back to your community over the holiday season, SDAR has something for you!

The Membership Advisory Program (MAP) is a new way we are looking to engage our members in charting the course for the future. This program creates a direct line of communication between you and the leadership at SDAR. Your participation is essential for us to create products and services that are of the greatest possible value. Visit www.sdar.com/MAP to sign up today to receive special bonuses and to have

your voice heard!

Additionally, the 4th quarter means it's time to start laying the groundwork for next year. Our REThink initiative on October 26th is the perfect opportunity to collaborate with industry experts about what is new in the industry and share your ideas on ways to improve it. I really believe the next great ideas in real estate will surface during REThink. SDAR is hosting this event, the first of its kind, in cooperation with the National Association of REALTORS®. Visit www.sdar.com/rethink for more information and to register. It will fill up fast, so do not hesitate to register!

Looking ahead to the Fall, SDAR is launching a number of new and innovative programs designed to help our members sell more homes, including Education Passport, REALTOR®Dash and



MICHAEL T. MERCURIO

enhancements to REALTOR®Plus. We also are putting the finishing touches on a redesigned website we think you're going to like. Stay tuned!

Sincerely,

Michael T. Mercurio

Michael Mercurio

SIGHTS FROM THE SUMMIT AND MEMBER APPRECIATION DAY

The 4th Annual Regional Real Estate Summit and SDAR's Member Appreciation Day and Annual Meeting coincided last month at the Town and Country Resort. More than 500 guests were in attendance, including Assemblyman Brian Jones. Many thanks to everyone involved in the day's activities, and especially our speakers, attendees and trade show exhibitors. Particular appreciation to our generous sponsors, including: Bank of America Home Loans, Cox Business, GEICO, Military Home Loans, San Diego Business Journal, and San Diego Gas & Electric



Leslie Appleton-Young



SDAR leadership



Lawrence Yun

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Property Info Lenders Info
Escrow Info Escrow Info
Title Info Real Estate Agreement
Inspection Report Natural Hazard Disclosures

Asking Price: \$720,000.00 / Sold Price: \$710,000.00
Escrow Opened 02/12/2010 / Escrow Closed: 02/12/2010

Client Progress Log

DATE	DESCRIPTION	STATUS
01/02/2011	Waiting for Paperwork	
02/12/2011	Received all Paperwork	
03/22/2011	Escrow Opened, Informed Client	
04/14/2011	Escrow Closed, sold.	

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SDAR ENDORSED CANDIDATES FOR NOVEMBER 6

SDAR's REALTOR® Political Affairs Committee (RPAC) is pleased to endorse these "champions" for the REALTOR® Party in the General Election on Tuesday, November 6.

City of San Diego, Mayor

Carl DeMaio

City of San Diego, Council Member District 1

Ray Ellis

City of San Diego Proposition Z (\$2.8 Billion School Bond)

SDAR is opposed. Reason: Poor management of 2008 \$2.1 billion bond by the San Diego Unified School District.

County of San Diego Board of Supervisors

Steve Danon

San Diego Unified School District, Trustee Area A

Mark Powell
(REALTOR®/SDAR Member)

NAR-Supported Congressional Candidates

Congressman Issa, District 49

Congressman Hunter, District 50

Juan Vargas, District 51

Congresswoman Davis, District 52

Congressman Bilbray, District 53

C.A.R.-Supported Assembly Candidates

Brian W. Jones, District 71

Marie Waldron, District 75

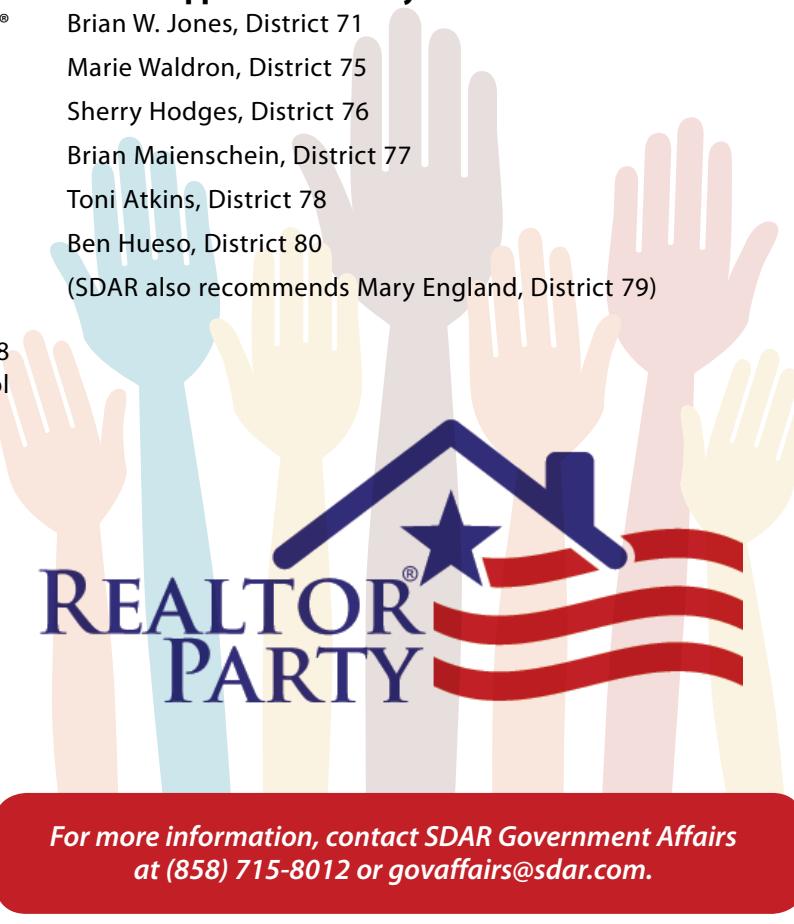
Sherry Hodges, District 76

Brian Maienschein, District 77

Toni Atkins, District 78

Ben Hueso, District 80

(SDAR also recommends Mary England, District 79)



For more information, contact SDAR Government Affairs at (858) 715-8012 or govaffairs@sdar.com.

YPN & SDG&E: "GREEN" Mixer on October 29

SDAR's Young Professionals Network (YPN) will offer valuable tips and tools for REALTORS® and home buyers about "going green" at the free "Young and Green" mixer on Monday, October 29. The event will be held from 5:30 p.m. to 7:30 p.m. at San Diego Gas & Electric's Energy Innovation Center, 4760 Clairemont Mesa Blvd., San Diego, CA 92117.

Topics covered include:

- What a green home is
- How to save money by purchasing a green home
- Eco-friendly innovations
- Grants available for green home buyers

Register online at http://www.sdar.com/YPN_Mixer.php or call (858) 715-8000.

YPN helps young real estate professionals excel in their careers by giving them the tools and encouragement to become involved in their profession and their community. Through networking events, a lively blog, and an engaged YPN Advisory Subcommittee, the program gives its 200+ members the tools they need to advance their careers - and have fun in the process. Learn more at www.sdarypn.com.

SEPTEMBER REALTOR® APPLICANTS

The following people have applied for membership in the Greater San Diego Association of REALTORS®. Any objections to the admittance should be addressed in writing to the San Diego Association of REALTORS®, P.O. BOX 85586, San Diego, CA, 92186-5586.

DESIGNATED REALTORS®

Thomas Bovensiep - Tom Bovensiep-Broker
Robert Brown - Prudential California Realty
Paul Chevalier - Chevalier Commercial
Kristi Cowan - Kristi Cowan
Silvia Gupta - SDL, Inc.
Claude Hooton - Claude Hooton
Solaiman Mesdaq - Solaiman Mesdaq, Broker
Marc Perlman - Marker Development Company, Inc.
Domenic Ramundo - JLMR Investments, LLC
Jessica Rohm - Rohm Global, LLC
Donald Wolfe - Donald E. Wolfe

REALTORS®

Skipton Adams - San Diego Real Estate & Investments
Marissa Adona - Prudential California Realty
George Bakes - Coldwell Banker Res. Brokerage
Brett Bendinelli - The Canter Group
Andrea Blakely - Seven Six O Real Estate, Inc.
Phillip Bonham Prudential California Realty
Shanaz Boromand - Great Source Realty
Gerald Burchard - Keller Williams Carmel Valley
Mindy Burnett - Coldwell Banker Residential
David Cardenas - Century 21 Award
Kelsey Chase - ParaCapital Group
John Conroy - Willis Allen Real Estate
Julie Dial - Distinctive Properties
Aaron Dickinson - Prudential California Realty
Adam Dill - Coldwell Banker Res. Brokerage

Laura Doyle - Coldwell Banker Residential
Kathleen Fahey - American Dreams Real Estate
Debra Fetterman - Julian Realty
Jane Foster - Masterpiece Realty Associates
Saireth Garcia - Keller Williams SD Metro
Melissa Gibbs - Redfin Corporation
Jin Ginns - Keller Williams Carmel Valley
Joshua Grossman - Coldwell Banker Residential
Chandelier Jabro - Alan Mandelberg R.E.& Lending
Christopher Kuhl - Coldwell Banker Res. Brokerage
Scott Larson - Coldwell Banker Res. Brokerage
Hai Le - RC Realty of San Diego
Kim Long Le - Ryan Hammond
Carina Lemack - Keller Williams Realty
Emily Loomis - SDPI, Inc.
Nicolle Mackey - Ascent Real Estate, Inc
James Maroney - ZipRealty, Inc
Jonathan Marrone - eXp Realty
Cory McGeehon - Redfin Corporation
Anthony Mejia - RE/MAX Ranch & Beach
Deborah Mendez - Palisade Realty, Inc.
Althea Flora Menta - Century 21 Award
Jonah Mesritz - Summit Realty Group
Stephanie Moreno - RE/MAX Associates
Rafael Navarro - Keller Williams Realty La Jolla
Kristina Negrete - Redfin Corporation
Diana Neville - Diego Homes Realty Group
John O'Lauglin - California Home Services
Roland Obana - RE/MAX Associates
Muthathal Palaniyappan - RE/MAX Associates
Kunash Parabia - Keller Williams Realty La Jolla
Michelle Peters - Cornerstone Real Estate Group
Jacqueline Price - Century 21 Award
Carolynne Proffer - Jim Kelly Realty
Danielle Sadatmand - Realty Source, Inc.
Yehya Safiedine - RE/MAX Associates

Michael Salazar - Weichert REALTORS® Elite
Richard Salazar - Coldwell Banker Res. Brokerage
Michelle Saniei - Prudential California Realty
Elizabeth Schoening - RealtyExperts.net
Michelle Selis - Marker Development Company, Inc.
Ellen Steinberg - Signature Realty
Mari Stuart - Aaron Roth
Heliana Tannus - Masterpiece Realty Associates
Chin Tay - Middleton & Associates
Joseph Vanden Brink - G Squared Real Estate Solution
Cameron Volker - Pacific Sotheby's Int'l Realty
Brek Walker - Fisher Real Estate Advisors
Heather Weiermann - Heather Weiermann
David Weintraub - Century 21 Award
Krista Winchester - Coldwell Banker Residential
Staci Young - Priority Estates Realty
Pim Zandvliet - Coldwell Banker Royal Realty

Secondary Members

DESIGNATED REALTORS®

Danyel Books - Urban Property Solutions, Inc.
Mohammad Setayeshi - Chase Financial Group

REALTORS®

Heath Clark - Realty One Group



UNDERSTANDING THE “HOMEOWNER BILL OF RIGHTS”

By D.W. Duke

Earlier this year California Attorney General Kamala Harris announced new sweeping legislation designed to protect homeowners in financial distress. The bills comprising the Homeowner Bill of Rights were vetted in committees and passed by both the Assembly and the Senate with few modifications in a very short period of time. Governor Brown signed the Homeowner Bill of Rights into law in July.

Because of the speed at which this legislation was introduced and passed, many Californians are just beginning to learn of its passage and few know the details. Nonetheless, the Homeowner Bill of Rights may prove to be the most important legislation protecting homeowners in California since anti-deficiency legislation was first enacted during the Great Depression. In this article we are going to examine some of the key provisions of the Homeowner Bill of Rights.

APPLICABILITY:

Effective Date: The Homeowner Bill of Rights becomes effective on January 1, 2013. Civil Code §2924.15(b)

Instruments Affected: The Homeowner Bill of Rights applies only to first deeds of trust secured by owner occupied residential properties, consisting of one to four dwelling units, unless otherwise indicated. Civil Code §2924.15(a)

Eligibility Requirements: To be eligible for protection under the Homeowner Bill of Rights, the borrower must be a natural person eligible for a foreclosure prevention alternative pro-

gram offered by a servicer of residential loans. Excluded are individuals who have filed for bankruptcy, surrendered the property, or who have entered into a contract with a third party who is in the business of advising persons how to avoid or delay foreclosure. Civil Code §2920.5(c)

Applicability to Financial Institutions: The Homeowner Bill of Rights applies to “mortgage servicers” who are defined as any person or entity who services a loan, or interacts directly with a borrower, and who manages a loan account, manages an escrow account, or enforces or security instrument. This definition includes the owner of the note or an agent of the owner of the note. The definition of a mortgage servicer does not include a trustee or a trustee’s agent acting under a power of sale, unless that trustee is otherwise a mortgage servicer within this definition. Civil Code §2920.5(a)

Exempt Financial Institutions: Banks that have foreclosed on 175 or fewer residential properties, consisting of one to four dwelling units, in the preceding twelve month reporting period, are exempt from certain provisions of the Bill of Rights. Civil Code §2924.18(b)

Foreclosure Prevention Alternative: The term “foreclosure prevention alternative” refers to any type of loss mitigation, including short sales and loan modifications, that would prevent the property from foreclosing. Civil Code §2920.5(b)

PROHIBITED/REQUIRED ACTIONS:
Single Point of Contact Required: A mortgage servicer must now provide

a direct means of communication, with a single point of contact, to a borrower seeking a loan foreclosure alternative. The single point of contact must have access to individuals who have the authority to stop the foreclosure, and will remain that contact until all options are exhausted or the borrower becomes current on the loan. Banks that have foreclosed on 175 or fewer residential properties, consisting of one to four dwelling units, in the preceding twelve month reporting period are exempt. Civil Code §2923.7

Required Acknowledgement of Receipt of Loan Modification Application:

A mortgage servicer is required to provide acknowledgement of receipt of any application for a loan modification or supporting documentation within five business days of receipt. The acknowledgement must identify any defects in the application or supporting documentation and must inform the borrower of the length of time anticipated for a decision on the application. The acknowledgement must provide certain information concerning the modification process. This provision sunsets on January 1, 2018 and does not apply to banks that have foreclosed on 175 or fewer residential properties, consisting of one to four dwelling units, in the preceding twelve month reporting period. Civil Code §2924.10

Notification of Reasons for Denial of Application: Under current law, a lender must notify the borrower of the reason for denial of an application for first lien loan modification within 30 days of the denial. These provisions sun-

set on January 1, 2018. At that time, the mortgage servicer will be prohibited from recording a notice of sale, or conducting a trustee sale, while the application for a foreclosure alternative is pending. Banks that have foreclosed on 175 or fewer residential properties, consisting of one to four dwelling units, in the preceding twelve month reporting period are exempt. Civil Code §2923.6 and Civil Code §2924.11

Dual Tracking Prohibited during Loan Modification:

A mortgage servicer is prohibited from recording a notice of default, a notice of sale or conducting a trustee sale while a loan modification is pending, or while the borrower is in a trial phase of a loan modification. The borrower has 30 days in which to appeal a denial of a loan modification. The mortgage servicer is prohibited from initiating any of the above foreclosure actions, during an appeal of a denial, or if no appeal is filed, until 31 days after denial of the loan modification. The post denial prohibition on the institution of foreclosure actions will sunset on January 1, 2018 and thereafter the mortgage servicer is only prohibited from instituting the foreclosure actions while the modification is pending. Caveat: A mortgage servicer is not required to consider a loan modification of a person who has been provided a fair opportunity for consideration for a modification or short sale prior to January 1, 2013, unless that person submits documentation of a material change in his or her financial circumstances. The prohibition on foreclosure activities during the appeal time does not apply to banks

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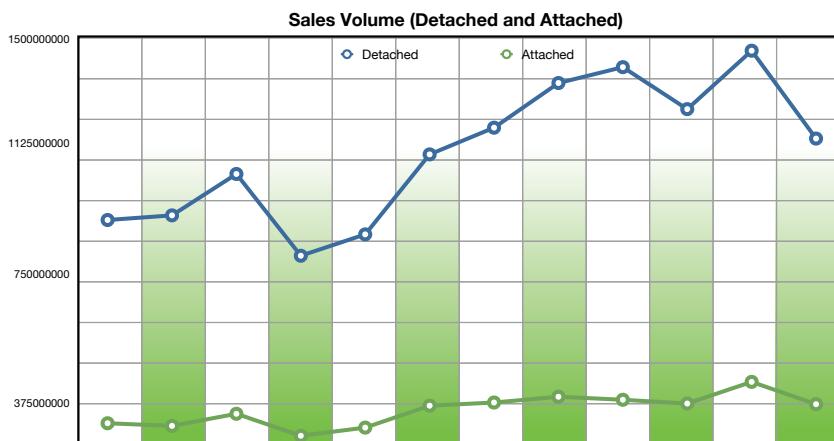
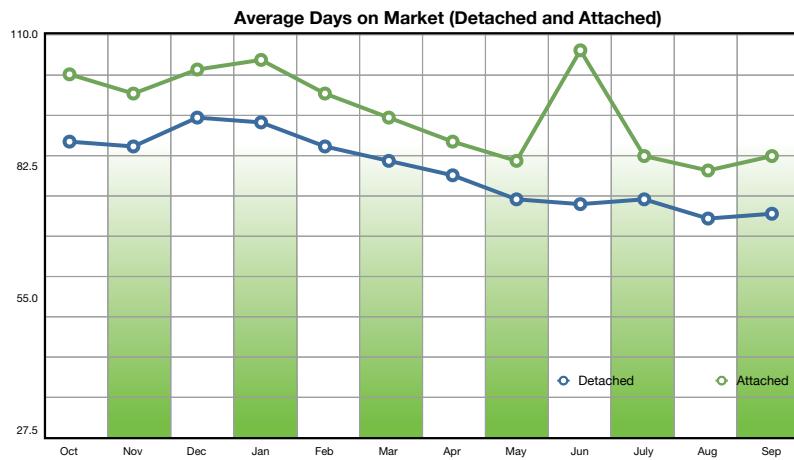
SEPTEMBER STATISTICS DETACHED HOMES

Current Year - 2012								Previous Year - 2011							
Zip Code	Market Area	SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		Mth	YTD	SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*	
		Mth	YTD	Mth	YTD	Mth	YTD			Mth	YTD	Mth	YTD	Mth	YTD
91901	Alpine	22	147	99	85	\$417,500	\$390,000	17	126	110	94	\$310,000	\$426,500		
91902	Bonita	11	138	41	90	\$475,000	\$435,000	9	122	58	86	\$470,000	\$430,500		
91905	Boulevard	2	11	152	204	\$79,000	\$107,000	0	9	0	88	\$0	\$116,000		
91906	Campo	4	56	64	75	\$198,000	\$132,000	9	49	72	77	\$111,000	\$130,000		
91910	Chula Vista	34	326	55	78	\$343,000	\$320,000	36	316	59	79	\$320,000	\$324,450		
91911	Chula Vista	31	353	81	83	\$320,000	\$277,000	31	334	71	92	\$290,000	\$275,000		
91913	Chula Vista	45	400	122	103	\$398,000	\$374,950	38	358	111	101	\$388,536	\$365,000		
91914	Chula Vista	24	204	130	108	\$477,500	\$487,000	19	182	72	88	\$450,000	\$492,500		
91915	Chula Vista	33	357	140	125	\$349,000	\$360,000	24	263	128	102	\$327,000	\$380,000		
91916	Descanso	2	19	40	61	\$371,000	\$275,000	0	18	0	73	\$0	\$231,250		
91917	Dulzura	0	2	0	126	\$0	\$196,000	0	1	0	172	\$0	\$339,000		
91931	Guatay	0	1	0	140	\$0	\$120,000	0	2	0	70	\$0	\$177,500		
91932	Imperial Beach	11	92	38	104	\$303,000	\$297,500	1	51	116	70	\$285,000	\$280,000		
91934	Jacumba	0	8	0	62	\$0	\$78,180	1	12	11	72	\$24,000	\$43,450		
91935	Jamul	12	77	116	115	\$444,500	\$400,000	7	77	154	92	\$465,000	\$425,000		
91941	La Mesa	30	295	70	77	\$435,000	\$415,000	18	208	62	79	\$360,000	\$376,500		
91942	La Mesa	28	224	53	71	\$327,500	\$327,750	27	188	78	75	\$290,900	\$320,000		
91945	Lemon Grove	20	187	83	73	\$282,500	\$250,000	20	139	87	61	\$251,000	\$247,000		
91948	Mount Laguna	2	7	587	318	\$77,500	\$118,000	0	0	0	0	\$0	\$0		
91950	National City	15	180	28	82	\$225,000	\$211,000	15	162	40	85	\$207,000	\$215,000		
91962	Pine Valley	2	13	69	80	\$217,500	\$250,000	7	19	72	110	\$275,000	\$275,000		
91963	Potrero	0	5	0	52	\$0	\$193,000	1	4	35	27	\$165,830	\$212,500		
91977	Spring Valley	39	395	80	78	\$294,000	\$260,000	47	421	73	84	\$265,000	\$260,000		
91978	Spring Valley	3	54	11	60	\$355,000	\$321,000	3	55	62	96	\$230,000	\$325,000		
91980	Tecate	0	0	0	0	\$0	0	0	0	0	0	\$0	\$0		
92003	Bonsall	5	40	225	125	\$607,500	\$559,500	6	35	119	89	\$48,750	\$459,500		
92004	Borrego Springs	2	46	18	108	\$157,500	\$128,750	5	61	72	170	\$132,000	\$157,250		
92007	Cardiff By The Sea	4	46	97	69	\$770,000	\$815,000	8	69	79	64	\$679,500	\$870,000		
92008	Carlsbad	18	156	80	80	\$542,500	\$548,750	15	128	66	89	\$537,000	\$555,000		
92009	Carlsbad	63	434	48	72	\$693,490	\$692,745	43	390	77	75	\$755,000	\$685,000		
92010	Carlsbad	16	94	65	67	\$570,250	\$524,000	15	113	60	76	\$500,000	\$510,000		
92011	Carlsbad	29	228	73	86	\$735,000	\$709,950	17	143	81	67	\$715,000	\$720,000		
92014	Del Mar	13	126	92	111	\$1,554,500	\$1,342,500	19	126	91	102	\$1,100,000	\$1,300,000		
92019	El Cajon	35	268	61	80	\$360,000	\$375,000	30	264	63	86	\$320,000	\$360,000		
92020	El Cajon	33	270	70	68	\$366,500	\$321,250	27	246	71	79	\$305,000	\$310,000		
92021	El Cajon	44	353	69	88	\$319,000	\$290,000	34	259	70	82	\$288,450	\$280,000		
92024	Encinitas	45	344	72	74	\$700,000	\$800,000	28	277	66	69	\$768,500	\$739,000		
92025	Escondido	28	249	52	85	\$357,000	\$335,000	20	204	96	98	\$320,000	\$297,000		
92026	Escondido	39	426	51	87	\$310,000	\$315,000	38	346	78	91	\$299,950	\$326,500		
92027	Escondido	31	446	56	85	\$320,000	\$275,000	39	386	90	81	\$262,500	\$277,750		
92028	Fallbrook	52	454	80	93	\$428,500	\$340,000	44	395	81	93	\$316,775	\$350,000		
92029	Escondido	15	165	69	85	\$445,000	\$500,000	12	111	92	94	\$443,500	\$415,000		
92036	Julian	9	60	108	145	\$215,000	\$222,000	7	43	124	118	\$154,000	\$170,100		
92037	La Jolla	26	254	96	100	\$1,192,500	\$1,300,000	21	202	106	95	\$1,300,000	\$1,334,500		
92040	Lakeside	29	237	49	75	\$325,000	\$316,525	22	223	72	84	\$322,000	\$299,000		
92054	Oceanside	15	203	36	86	\$390,000	\$356,200	19	148	79	89	\$360,000	\$380,000		
92056	Oceanside	35	378	58	85	\$342,500	\$338,000	36	324	66	75	\$354,000	\$337,750		
92057	Oceanside	52	474	80	87	\$352,000	\$343,950	46	360	73	83	\$332,200	\$330,000		
92058	Oceanside	12	113	81	92	\$300,000	\$284,000	13	104	79	82	\$300,000	\$318,500		
92059	Pala	0	0	0	0	\$0	\$0	0	3	0	116	\$0	\$365,000		
92060	Palomar Mountain	1	8	174	151	\$300,000	\$204,950	0	1	0	122	\$0	\$482,500		
92061															

SEPTEMBER STATISTICS ATTACHED HOMES

Current Year - 2012								Previous Year - 2011							
Zip Code	Market Area	SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		Mth	YTD	SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*	
		Mth	YTD	Mth	YTD	Mth	YTD			Mth	YTD	Mth	YTD	Mth	YTD
91901	Alpine	1	23	54	67	\$87,500	\$110,000	2	23	32	105	\$104,500	\$115,000		
91902	Bonita	0	14	0	61	\$0	\$147,550	2	19	188	105	\$138,750	\$137,000		
91905	Boulevard	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91906	Campo	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91910	Chula Vista	14	111	128	90	\$200,500	\$175,000	9	122	111	96	\$185,000	\$175,000		
91911	Chula Vista	11	109	64	96	\$145,000	\$145,000	13	150	135	117	\$175,000	\$140,000		
91913	Chula Vista	16	205	113	126	\$197,500	\$188,000	18	196	95	122	\$195,250	\$192,200		
91914	Chula Vista	3	49	64	128	\$239,900	\$223,000	6	67	63	91	\$198,000	\$225,000		
91915	Chula Vista	20	138	114	122	\$222,500	\$220,000	13	131	85	126	\$228,000	\$227,000		
91916	Descanso	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91917	Dulzura	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91931	Guatay	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91932	Imperial Beach	7	57	133	101	\$125,000	\$160,000	7	63	119	187	\$103,500	\$153,000		
91934	Jacumba	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91935	Jamul	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91941	La Mesa	3	27	59	78	\$145,000	\$147,000	2	20	89	82	\$124,000	\$145,000		
91942	La Mesa	9	121	46	82	\$214,000	\$174,900	13	112	103	115	\$140,000	\$165,000		
91945	Lemon Grove	1	11	337	104	\$99,000	\$112,000	4	30	43	87	\$102,000	\$105,080		
91948	Mount Laguna	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91950	National City	4	45	125	133	\$108,250	\$105,150	6	60	57	78	\$156,500	\$126,650		
91962	Pine Valley	0	1	0	13	\$0	\$18,000	1	3	28	60	\$13,000	\$18,000		
91963	Potrero	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91977	Spring Valley	3	79	109	120	\$101,000	\$115,000	8	84	63	91	\$128,750	\$122,500		
91978	Spring Valley	2	18	212	103	\$145,750	\$154,000	2	10	172	69	\$152,555	\$145,500		
91980	Tecate	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
92003	Bonsall	5	22	144	154	\$161,000	\$155,250	2	17	63	99	\$153,500	\$120,000		
92004	Borrego Springs	1	14	465	144	\$55,000	\$76,875	0	10	0	165	\$0	\$97,500		
92007	Cardiff By The Sea	5	43	109	86	\$490,000	\$450,000	6	37	51	68	\$426,458	\$415,000		
92008	Carlsbad	12	84	63	104	\$394,000	\$363,500	2	55	71	88	\$273,950	\$406,000		
92009	Carlsbad	22	213	80	92	\$338,750	\$285,000	20	171	106	92	\$292,500	\$285,000		
92010	Carlsbad	8	72	53	108	\$294,000	\$295,000	7	54	57	67	\$374,000	\$299,500		
92011	Carlsbad	8	75	33	60	\$415,500	\$387,500	8	62	88	84	\$386,500	\$385,000		
92014	Del Mar	4	42	89	88	\$827,500	\$641,500	5	44	105	107	\$570,000	\$552,500		
92019	El Cajon	8	99	65	85	\$214,000	\$172,000	8	102	146	96	\$192,500	\$172,000		
92020	El Cajon	11	97	61	104	\$105,000	\$111,000	12	121	48	78	\$101,500	\$105,000		
92021	El Cajon	8	95	157	90	\$132,000	\$111,111	11	118	162	92	\$90,000	\$106,000		
92024	Encinitas	14	151	52	98	\$353,500	\$340,000	16	134	98	78	\$344,950	\$380,000		
92025	Escondido	3	48	47	78	\$82,000	\$125,000	6	69	68	108	\$92,250	\$125,000		
92026	Escondido	9	78	151	123	\$215,000	\$155,051	7	106	22	89	\$191,000	\$121,000		
92027	Escondido	3	53	157	81	\$95,000	\$107,500	4	69	81	75	\$150,000	\$100,000		
92028	Fallbrook	1	15	6	79	\$271,000	\$183,000	2	15	180	92	\$184,500	\$175,000		
92029	Escondido	1	6	178	119	\$145,000	\$152,500	1	8	104	130	\$175,000	\$161,000		
92036	Julian	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
92037	La Jolla	25	232	63	99	\$436,000	\$475,000	23	202	122	103	\$756,000	\$488,500		
92040	Lakeside	5	53	141	87	\$100,000	\$90,101	5	62	273	118	\$106,000	\$94,450		
92054	Oceanside	8	104	118	100	\$288,000	\$293,500	7	92	161	109	\$265,000	\$318,750		
92056	Oceanside	20	242	116	79	\$165,500	\$196,000	21	202	86	85	\$162,500	\$185,000		
92057	Oceanside	9	181	83	92	\$155,000	\$145,000	20	216	76	84	\$150,000	\$145,000		
92058	Oceanside	2	57	435	122	\$188,000	\$156,000	10	94	55	95	\$169,950	\$155,000		
92059	Pala	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
92060	Palomar Mountain	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
92061	Pauma Valley	0	7	0	60	\$0	\$209,000	0	4	0	155	\$0	\$186,000		

Current Year - 2012								Previous Year - 2011							
Zip Code	Market Area	SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		Mth	YTD	SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*	



COMPARATIVE SALES - EXISTING HOMES - SEPTEMBER 2012 SAN DIEGO COUNTY

	ATTACHED			DETACHED		
	Sales	% Change from Prior Year	% Change from Prior Month	Sales	% Change from Prior Year	% Change from Prior Month
1 Total Sales Volume September 2012	\$251,823,454	16,831	-19,955	\$954,014,419	14,893	-20,574
2 Average Sales Price September 2012	\$303,768	11,899	-1,802	\$505,304	4,791	-5,345
3 Median* Sales Price September 2012	\$240,000	14,280	0,000	\$405,000	12,500	3,250
4 Sold Listings September 2012	829	4,408	-18,486	1,888	9,640	-16,089
5 Average Days on Market September 2012	88	-3,297	3,529	76	-6,173	1,333
6 Total Sales Volume September 2011	\$215,544,846			\$830,348,827		
7 Average Sales Price September 2011	\$271,467			\$482,200		
8 Median* Sales Price September 2011	\$210,000			\$360,000		
9 Sold Listings September 2011	794			1,722		
10 Average Days on Market September 2011	91			81		

ATTACHED			DETACHED			
	Sales	% Change from Prior Year	% Change from Prior Month	Sales	% Change from Prior Year	% Change from Prior Month
11 Total Sales Volume YTD 2012	\$2,334,028,676	7.715		\$9,122,688,053	16.278	
12 Average Sales Price YTD 2012	\$282,194	6.270		\$494,160	0.941	
13 Median* Sales Price YTD 2012	\$222,000	6.980	N/A	\$375,000	1.350	N/A
14 Sold Listings YTD 2012	8,271	1.360		18,461	15.194	
15 Average Days on Market YTD 2012	96	1.053		83	0.000	
16 Total Sales Volume YTD 2011	\$2,166,849,904			\$7,845,574,317		
17 Average Sales Price YTD 2011	\$265,545			\$489,553		
18 Median* Sales Price YTD 2011	\$207,500			\$370,000		
19 Sold Listings YTD 2011	8,160			16,026		
20 Average Days on Market YTD 2011	95			83		

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*The median home price is the price where half of the homes sold for more and half sold for less. It is a more typical price measure than average, which can be skewed high by a relative handful of million-dollar plus transactions.



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that have foreclosed on 175 or fewer residential properties, consisting of one to four dwelling units, in the preceding 12 month reporting period. Civil Code 2923.6 and Civil Code 2924.11

No Dual Tracking after Approval of Foreclosure Alternative: Once a short sale has been approved by all interested parties, and proof of funds has been provided, the mortgage servicer is prohibited from recording a notice of default or a notice of trustee sale and is required to cancel any pending trustee sales. One of the most common complaints in the past five years has been that mortgage servicers would foreclose on property after a short sale had been approved and agreed upon by the parties. This provision is intended to prevent this from occurring. A lender is required to rescind a notice of default or cancel a trustee sale in all situations where the lender and borrower have agreed to a foreclosure alternative. These provisions will sunset on January 1, 2018 and do not apply to banks that have foreclosed on less than 175 residential properties, consisting of one to four dwelling units, in the preceding 12 month reporting period. Civil Code §2924.11

Prohibition on Unauthorized Foreclosure: A common complaint in recent years has been the lenders have instituted foreclosure proceedings without proper authority or have signed documents attesting to authority without thoroughly reviewing those documents. The Homeowner Bill of Rights prohibits lenders from recording a notice of default, or otherwise instituting foreclosure proceedings, unless that entity is a holder of beneficial interest by a deed of trust, a lawfully designated agent of the holder of the deed of trust, or the original substituted trustee under the deed of trust. A mortgage servicer is required to verify the accuracy and completeness of foreclosure documents including a declaration of contact with borrower, notice of default, notice of sale, assignment of deed of trust, substitution of trustee and declarations and affidavits in a foreclosure or in any judicial proceeding pertaining to a foreclosure. A recurring and uncorrected failure to comply with these provisions subjects the mortgage servicer to a penalty of \$7500.00 per trust deed in an action brought by the Attorney General, the District Attorney or a city attorney or in an administrative proceeding brought by the Department of Real Estate, the Department of Corporations or the Department of Financial Institutions. These provisions apply to all trust deeds regardless of owner occupancy or number of units and will sunset on January 1, 2018. Civil Code §2924(a)(6) and Civil Code §2924.17

Prohibition on Late Fees and Application Fees: During the time that a completed application for a foreclosure alternative is pending, a denial is being appealed or the borrower is making timely payments under a loan modification program, the mortgage servicer is prohibited from collecting late fees on the loan. A mortgage servicer is also precluded from collecting an application or processing fee for a loan modification or other foreclosure

alternative. A bank that has completed 175 or fewer foreclosures on residential properties, consisting of one to four dwelling units, within the preceding 12 month reporting period, is exempt from this provision. Civil Code §2924.11(e) and (f)

Approval of Foreclosure Alternative Binding on Subsequent Loan Purchasers:

Where a mortgage servicer has provided written approval of a foreclosure alternative, that approval is binding on subsequent purchasers of the loan. This provision will sunset on January 1, 2018 and is not binding on mortgage servicers who have foreclosed on 175 or fewer residential properties, consisting of one to four dwelling units, in the preceding twelve month reporting period. Civil Code §2924.11

Initial Contact Requirement:

Current California law requiring that a mortgage servicer contact the borrower, either in person or by telephone, 30 days prior to recording a notice of default to discuss foreclosure alternatives, will sunset on January 1, 2013. The Homeowner Bill of Rights extends this requirement with no new sunset date. During this initial contact the mortgage servicer must inform the borrower of the right to request a meeting within 14 days and must provide the borrower with a toll free telephone number to locate a HUD certified counseling agency. If the mortgage servicer is unable to make contact with the borrower then a due diligence declaration, or a statement of exemption, must be recorded with the notice of default. The current requirement that such declaration be recorded with a notice of sale is eliminated. Effective January 1, 2013, this provision will apply to all first trust deeds recorded on owner occupied residential properties consisting of one to four dwelling units. Civil Code §2923.5 and Civil Code §2923.55

Required Disclosure before Recording Notice of Default:

Mortgage servicers are prohibited from recording a notice of default unless the servicer first informs the borrower of the right to request copies of documents proving the right to foreclose including the promissory note, deed of trust, payment history and any assignment of the loan. In addition, certain rights are provided under the Servicemen's Relief Act if the borrower is a serviceman. Banks that have completed 175 or fewer foreclosures on residential properties, consisting in one to four dwelling units, within the preceding 12 month reporting period are exempt from these requirements. Sunsets on January 1, 2018. Civil Code 2923.55

Required Disclosure after Recording Notice of Default: Within five days after recording a notice of default a mortgage servicer is required to send written notice to the borrower informing the borrower how to apply for foreclosure alternatives. This notification is not required if the borrower has previously exhausted loan modification opportunities offered by the lender. Banks that within the previous twelve month reporting period have foreclosed on 175 or fewer residential properties, consisting of one to four dwelling units, are exempt from this provision. This provision sunsets on January 1, 2018. Civil Code 2924.11

Postponement of Trustee Sale: A mortgage servicer must provide written notice of a new sale date within five business days whenever a trustee sale is postponed for longer than ten days. This provision applies to all trust deeds, regardless of whether the property is owner occupied and regardless of the number of units. Failure of the mortgage servicer to comply with this requirement will not invalidate the trustee sale. This provision sunsets on January 1, 2018. Civil Code §2924

ENFORCEMENT/PRIVATE RIGHT OF ACTION:

Private Right of Action: Where the mortgage servicer has failed to comply with the requirements of the Homeowner Bill of Rights, the borrower may have a private right of action to enjoin material violations. The injunction will remain in place, and the trustee sale will be postponed, until the court has an opportunity to determine if there is a material violation. If the trustee sale has already occurred, the mortgage servicer may be liable for actual damages. Where the trustee sale has already occurred and the violation is shown to have been intentional or reckless, the mortgage servicer may be liable to the greater of treble actual damages or \$50,000.00. Civil Code §2924.12

Enforcement by Public Entity: As set forth above, repeated unauthorized foreclosure may subject the mortgage

servicer to penalties of \$7500.00 per trust deed in an action brought by the Attorney General, the District Attorney or a city attorney or an administrative action brought by the Department of Real Estate, the Department of Corporations or the Department of Financial Institutions. Civil Code §2924(a)(6) and Civil Code §2924.17

The Homeowner Bill of Rights is broad sweeping legislation that will significantly change the climate of residential foreclosures in California. Until this legislation was passed, the California appellate courts were offering little hope to homeowners who alleged wrongful foreclosure, promissory estoppel or breach of contract arising from actions of the mortgage servicer. After the Homeowner Bill of Rights goes into effect, on January 1, 2013, the consequences of engaging in unfair practices will be severe for the mortgage servicer. The private right of action and the penalties for violation will make it difficult for many mortgage servicers to foreclose on properties, particularly where the mortgage servicer is unable to demonstrate that it possesses the right and the authority to foreclose.

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OCT	CLASS TITLE	TIME	R-Plus	RMS	SDAR	Others	Credits	PRESENTER
18	Tempo/Fusion Tips & Updates	9:30 am – 11:30 am	Free	Free	Free	Free	NA	Sandicor Trainer
19	Contract Essentials	8:00 am – 5:00 pm	\$75.65	\$69	\$89	\$105	8 CP	Ed Estes, Esq.
22-24	Conquering Contracts	Mon: 8:30 am – 3:30 pm Tue: 8:30 am – 5:00 pm Wed: 8:30 am – 1:30 pm	\$254.15	\$75 (Audit)	\$299	\$399	19 CP	Rick Waite, Esq. Michael Spilger, Esq.
24	Fusion/Comparative Market Analysis (CMAs)	2:00 pm – 4:00 pm	Free	Free	Free	Free	NA	Sandicor Trainer
25 & 26	Accredited Buyer Representative (ABR Designation)	9:00 am – 4:00 pm	\$254.15	\$299	\$299	\$325	12 CP	Ginni Field
NOV	CLASS TITLE	TIME	R-Plus	RMS	SDAR	Others	Credits	PRESENTER
1	Negotiations	9:00 am – 1:00 pm	\$47.60	\$42	\$56	\$69	NA	Jacqueline Oliver, Esq.
6	Free MLS Tempo Training	9:15 am – 4:30 pm	Free	Free	Free	Free	NA	Sandicor Trainer
6	Google™ Apps Lab/Workshop	12:00 pm – 3:00 pm	Free	\$10	\$10	\$20	NA	Steve Pringle
7	Agent Boot Camp	9:00 am – 3:30 pm	Free	Free	\$15	\$50	NA	Patrick Alexander
7	NAR Ethics: Your Four-Year Requirement	9:00 am – 1:00 pm	Free	\$20	\$20	\$35	4 ET	Michael Spilger, Esq.
8 & 9	Intro to Commercial Investment Real Estate	8:00 am – 5:00 pm	\$335.75	\$395	\$395	\$395	17 CP	Gene Trowbridge
8	zipForm® 6 Hands-On Lab	9:00 am – 12:00 pm	\$29.75	\$35	\$35	\$42	NA	Kimber Backlund
9	Escrow Coordination Secrets	9:00 am – 1:00 pm	\$63.75	\$75	\$75	\$99	4 CS	Diana Turnbloom
13	Free MLS Fusion Training	9:15 am – 4:30 pm	Free	Free	Free	Free	NA	Sandicor Trainer
15	zipForm® 6 Hands-On Lab	9:00 am – 12:00 pm	\$29.75	\$35	\$35	\$42	NA	Kimber Backlund
15	Tempo/Fusion Tips & Updates	9:30 am – 11:30 am	Free	Free	Free	Free	NA	Sandicor Trainer

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NOVEMBER 2012 CALENDAR OF EVENTS



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	COMMITTEE MEETINGS
			Holiday House Helping San Diego's children, military, homeless & senior citizens Donations accepted now through December 6 at SDAR's Holiday House and collection bin locations throughout San Diego County. See front page or visit SDAR.com/HolidayHouse to learn more.	Negotiations 9:00 am–1:00 pm (Kearny Mesa)	1	2	3
4	5 New Member Orientation 8:30 am–3:30 pm (Kearny Mesa)	6 Real Estate Exchangers 8:30 am–11:00 am (Kearny Mesa) Free MLS Tempo Training 9:15 am–4:30 pm (Kearny Mesa) Google App Lab/Workshop 12:00 pm–3:00 pm (Del Mar)	7 NAR Ethics Training 9:00 am–10:00 pm (Del Mar) Agent Boot Camp 9:00 am–3:30 pm (Kearny Mesa) East & South County Pitch/Caravan 9:00 am–12:00 pm	8 Intro - Commercial Investment Real Estate - Day 1 8:30 am–5:30 pm (Del Mar) zipForm® Hands-On Lab 9:00 am–12:00 pm (East County)	9 Intro - Commercial Investment Real Estate - Day 2 8:30 am–5:30 pm (Del Mar) Escrow Coordination Secrets 9:00 am–1:00 pm (East County)	10 One-Day Prep Course 8:30 am–5:00 pm (Kearny Mesa)	2
11	12 SDAR Service Centers Closed Veterans Day Observed	13 Real Estate Exchangers 8:30 am–11:00 am (Kearny Mesa) Free MLS Fusion Training 9:15 am–4:30 pm (Kearny Mesa)	14 East & South County Pitch/Caravan 9:00 am–12:00 pm Broker Circle in East County 10:00 am–11:30 am	15 zipForm® Hands-On Lab 9:00 am–12:00 pm (Kearny Mesa) Tempo Tips & Updates 9:30 am–11:30 am (Coronado)	16	17	14 Grievance 9:00 am–11:00 am
18	19 REIE Exchangers 8:30 am–11:00 am (Kearny Mesa)	20 East & South County Pitch/Caravan 9:00 am–12:00 pm	21 SDAR Service Centers Closed Thanksgiving Day	22 SDAR Service Centers Closed Thanksgiving Day	23 SDAR Closed	24 SDAR Closed	14 Risk Management 12:00 pm–2:00 pm
25	26 REIE Exchangers 8:30 am–11:00 am (Kearny Mesa)	27 East & South County Pitch/Caravan 9:00 am–12:00 pm	28	29	30		15 Global Real Estate Council 1:30 pm–2:30 pm
							16 Government Affairs 8:30 am–10:30 am
							16 REALTOR® Political Affairs 12:00 pm–2:00 pm
							19 Housing Opportunities 9:30 am–11:30 am
							20 CREA Board of Directors (Coronado Service Center) 3:00 pm–5:00 pm
							28 Young Professionals Network 3:00 pm–4:00 pm
							29 Business Dev. & Technology 9:00 am–11:00 am

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